

Information to identify the case:

Debtor 1 **Stacie R Ward**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1058**

EIN --_-----

Debtor 2 **Anthony G Santangelo**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0384**

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **20-03930**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stacie R Ward
aka Stacie R Santangelo

Anthony G Santangelo

May 20, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Illinois

In re:
Stacie R Ward
Anthony G Santangelo
Debtors

Case No. 20-03930-JBS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: carmstead
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db/jdb
28633584 +Stacie R Ward, Anthony G Santangelo, 9004 S. 51st Avenue, Oak Lawn, IL 60453-1730
28633590 +Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
28633596 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,
St Louis, MO 63179-0034
28633596 Diversified Consultants, Inc., Attn: Bankruptcy, P.O. Box 6796543, Dallas, TX 75267
28633597 Enhanced Recovery Corp., Attn: Bankruptcy, 8004 Bayberry Road, Jacksonville, FL 32256
28633599 +Grand Vacations Services, 6355 Metrowest Blvd., Orlando, FL 32835-7606
28633603 +Law office of Gabriel B. Antman, 111 W. Washington Street, Suite 823,
Chicago, IL 60602-2712
28633604 +Merchants? Credit Guide Co., Attn: Bankruptcy, 223 W. Jackson Blvd. Suite 700,
Chicago, IL 60606-6914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

28633580 EDI: GMACFS.COM May 21 2020 05:23:00 Ally Financial, Attn: Bankruptcy, P.O. Box 38091,
Minneapolis, MN 55438
28633581 +EDI: AMEREXPR.COM May 21 2020 05:23:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
28633582 +EDI: BANKAMER.COM May 21 2020 05:23:00 Bank of America, 4909 Savarese Circle,
Fl1-908-01-50, Tampa, FL 33634-2413
28633583 +EDI: TSYS2.COM May 21 2020 05:23:00 Barclays Bank Delaware, Attn: Bankruptcy,
Po Box 8801, Wilmington, DE 19899-8801
28633589 +EDI: CITICORP.COM May 21 2020 05:23:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,
Po Box 790034, St Louis, MO 63179-0034
28633591 +EDI: WFNBN.COM May 21 2020 05:23:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
Pob 182125, Columbus, OH 43218-2125
28633592 +E-mail/Text: bankruptcy@credencerm.com May 21 2020 01:40:28 Credence Resource Management,
17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
28633593 +E-mail/PDF: creditonebknofications@resurgent.com May 21 2020 01:37:13 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
28633595 EDI: DISCOVER.COM May 21 2020 05:23:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
28633594 +EDI: TSYS2.COM May 21 2020 05:23:00 Department Store National Bank/Macy's,
Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
28633598 EDI: FORD.COM May 21 2020 05:23:00 Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962
28633600 +E-mail/Text: collections@hacu.org May 21 2020 01:39:42 HealthCare Associates CU,
Attn: Bankruptcy, 1151 East Warrenville Rd, Naperville, IL 60563-9415
28633585 EDI: JPMORGANCHASE May 21 2020 05:23:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
28633602 +E-mail/Text: bncnotices@becket-lee.com May 21 2020 01:39:23 Kohls/Capital One,
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
28633606 +E-mail/Text: bankruptcyteam@quickenloans.com May 21 2020 01:40:08 Quicken Loans,
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
28638854 +EDI: RMSC.COM May 21 2020 05:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
28633607 +EDI: RMSC.COM May 21 2020 05:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965064, Orlando, FL 32896-5064
28633608 +EDI: WTRRNBNK.COM May 21 2020 05:23:00 Target, c/o Financial & Retail Svcs,
Mailstop BT POB 9475, Minneapolis, MN 55440-9475
28633609 EDI: USBANKARS.COM May 21 2020 05:23:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,
Cincinnati, OH 45201

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28633601* +HealthCare Associates CU, Attn: Bankruptcy, 1151 East Warrenville Rd,
Naperville, IL 60563-9415
28633588* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, P.O. Box 15298,
Wilmington, DE 19850)
28633586* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, P.O. Box 15298,
Wilmington, DE 19850)
28633587* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, P.O. Box 15298,
Wilmington, DE 19850)
28633605* +Merchants? Credit Guide Co., Attn: Bankruptcy, 223 W. Jackson Blvd. Suite 700,
Chicago, IL 60606-6914

TOTALS: 0, * 5, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

Alex D Moglia, ESQ amoglia@mogliaadvisors.com, IL31@ecfcbis.com
Arthur Czaja on behalf of Debtor 1 Stacie R Ward arthur@czajalawoffices.com
Arthur Czaja on behalf of Debtor 2 Anthony G Santangelo arthur@czajalawoffices.com
Christopher H Purcell on behalf of Creditor FORD MOTOR CREDIT COMPANY LLC shermlaw13@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5